

<u>DATE</u>	<u>BENEFIT</u>	<u>INTEREST RATE</u>	<u>CUMULATIVE BENEFIT</u>	<u>AMOUNT</u>	<u>INTEREST</u>	<u>TOTAL BENEFIT &amp; INTEREST</u>
March 20, 2000	\$5,949.00	8.50%	\$5,949.00			\$5,949.00
April 20, 2000	\$5,949.00	8.50%	\$11,898.00	\$42.14		\$11,940.14
May 20, 2000	\$5,949.00	8.50%	\$17,847.00	\$84.28		\$17,931.28
June 20, 2000	\$5,949.00	8.50%	\$23,796.00	\$252.83		\$24,048.83
July 20, 2000	\$5,949.00	8.50%	\$29,745.00	\$674.22		\$30,419.22
August 20, 2000	\$5,949.00	8.50%	\$35,694.00	\$1,053.47		\$36,747.47
September 20, 2000	\$5,949.00	8.50%	\$41,643.00	\$1,769.83		\$43,412.83
October 20, 2000	\$5,949.00	8.50%	\$47,592.00	\$2,359.77		\$49,951.77
November 20, 2000	\$5,949.00	8.50%	\$53,541.00	\$3,371.10		\$56,912.10
December 20, 2000	\$5,949.00	8.50%	\$59,490.00	\$3,792.49		\$63,282.49
<b>January 20, 2001</b>						
February 20, 2001	\$5,949.00	9.50%	\$65,439.00	\$5,180.59		\$70,619.59
March 20, 2001	\$5,949.00	9.50%	\$71,388.00	\$5,562.32		\$76,950.32
April 20, 2001	\$5,949.00	9.50%	\$77,337.00	\$7,347.02		\$84,684.02
May 20, 2001	\$5,949.00	9.50%	\$83,286.00	\$8,571.52		\$91,857.52
June 20, 2001	\$5,949.00	9.50%	\$89,235.00	\$9,890.21		\$99,125.21
July 20, 2001	\$5,949.00	9.50%	\$95,184.00	\$11,303.10		\$106,487.10
August 20, 2001	\$5,949.00	9.50%	\$101,133.00	\$12,810.18		\$113,943.18
September 20, 2001	\$5,949.00	9.50%	\$107,082.00	\$14,411.45		\$121,493.45
October 20, 2001	\$5,949.00	9.50%	\$113,031.00	\$16,106.92		\$129,137.92
November 20, 2001	\$5,949.00	9.50%	\$118,980.00	\$17,896.58		\$136,876.58
December 20, 2001	\$5,949.00	9.50%	\$124,929.00	\$19,780.43		\$144,709.43
<b>January 20, 2002</b>						
February 20, 2002	\$5,949.00	4.75%	\$136,827.00	\$21,758.47		\$152,636.47
March 20, 2002	\$5,949.00	4.75%	\$142,776.00	\$23,830.70		\$160,657.70
April 20, 2002	\$5,949.00	4.75%	\$148,725.00	\$25,997.13		\$168,773.13
May 20, 2002	\$5,949.00	4.75%	\$154,674.00	\$28,257.75		\$176,982.75
June 20, 2002	\$5,949.00	4.75%	\$160,623.00	\$28,958.31		\$183,632.31
July 20, 2002	\$5,949.00	4.75%	\$166,572.00	\$31,138.94		\$182,381.47
August 20, 2002	\$5,949.00	4.75%	\$172,521.00	\$33,304.72		\$199,876.72
September 20, 2002	\$5,949.00	4.75%	\$178,470.00	\$36,469.44		\$208,990.44
October 20, 2002	\$5,949.00	4.75%	\$184,419.00	\$40,605.70		\$219,075.70
November 20, 2002	\$5,949.00	4.75%	\$190,368.00	\$44,941.58		\$229,360.58
December 20, 2002	\$5,949.00	4.75%	\$196,317.00	\$51,296.78		\$241,664.78
			\$202,266.00	\$58,949.49		\$255,266.49
			\$208,215.00	\$68,043.36		\$270,309.36
			\$214,164.00	\$81,188.68		\$277,328.34
						\$295,352.68

	A	B	C	D
1	\$1,965.00	\$318.00	\$2,283.00	\$6,961.00
2	\$1,965.00	\$318.00	\$2,283.00	\$6,961.00
3	\$1,965.00	\$588.47	\$2,553.47	\$7,240.00
4	\$2,122.71	\$480.76	\$2,603.47	\$7,240.00
5	\$2,190.08	\$486.63	\$2,676.71	\$7,530.00
6	\$2,174.70	\$502.01	\$2,676.71	\$7,530.00
7	\$2,174.70	\$613.85	\$2,788.55	\$7,832.00
8	\$14,557.19	\$3,307.72	\$17,864.91	\$7,832.00